

**DENNISON ASSOCIATES****RECEIVED  
CENTRAL FAX CENTER**

SEP 13 2004

PATENT AND TRADE-MARK AGENTS

SUITE 301  
133 RICHMOND STREET WEST  
TORONTO, ONTARIO, CANADA  
M5H 2L7TELEPHONE: (416) 368-8313  
FACSIMILE

FACSIMILE: (416) 368-1645

DATE: September 13th, 2004

TO: JOHN W. HAYES, Examiner  
The Assistant Commissioner of Patents

FAX NO. 1 (703) 872-9306

FROM: SCOTT JOHNSON

**TOTAL NO. OF PAGES 12**  
(INCLUDING COVER SHEET)

MESSAGE:: Please see attached.

I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to the Patent and Trademark Office on the date shown below.

*Anne Ford*  
ANNE FORDSeptember 13<sup>th</sup>, 2004

WE ARE TRANSMITTING BY A CANON FAX 520 COMPATIBLE WITH CCIT G2, G3 AND NORTH AMERICAN FM/OLD FM MODE FACSIMILES.

If you do not receive all the pages, please telephone ANNE FORD at (416) 368-8313.

**CONFIDENTIALITY NOTICE**

THIS FACSIMILE COMMUNICATION IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL PERSON OR ENTITY TO WHOM IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED AND CONFIDENTIAL. IF YOU ARE NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR THE AGENT RESPONSIBLE FOR DELIVERING THE COMMUNICATION TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY USE, DISCLOSURE, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS PROHIBITED. IF YOU HAVE RECEIVED THE FACSIMILE IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE (PHONE COLLECT) AND RETURN THE ORIGINAL FACSIMILE COMMUNICATION TO US AT THE ABOVE ADDRESS BY THE POSTAL SERVICE. THANK YOU.

*using 3-12*

.../2

Application No. 09/188,827  
Amendment dated September 13, 2004

SEP 13 2004

Page 1

**CERTIFICATION OF FACSIMILE TRANSMISSION**

I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to the Patent and Trademark Office Fax No. (703) 305-7687 on the date shown below.

Anne Ford  
Anne Ford  
Facsimile No. (416) 368-1645

Sept 13, 2004  
Date

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: John Francis Regan

For: LENDER AND INSURER TRANSACTION  
PROCESSING SYSTEM AND METHOD

Serial No.: 09/188,827

Filed: 11/09/1998

Art Unit: 3621

Our Reference: SJ-10321US

133 Richmond Street West  
Toronto, Ontario M5H 2L7

September 13th, 2004

VIA FACSIMILE  
Commissioner of Patents and Trademarks  
Washington, D.C. 20231

**Attention: Examiner John W. Hayes**

Dear Sir:

This is responsive to the Examiner's most recent  
Official Action in the above-identified patent application.

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.